

THE NEW-YORK TRIBUNE
Published every morning, at No. 30 Ann-street, New-York, and delivered to City Subscribers for five CENTS per week. Single copies Two Cents—Subscription \$4 per annum, in advance, and the paper to no one can be demanded beyond the time for which it is paid. Subscriptions to be paid in advance.

Terms of Advertising.—For each Advertisement of less than six (over six) first insertion,..... \$6 00
do. for ea. subsequent insertion,..... 25 " do.
do. for SIX insertions, or one week,..... \$1 50
do. for TWENTY-FIVE insertions,..... 5 00 " do.
Larger Advertising at equally favorable rates.
Marriages, Religious and Funeral Notices, exceeding five lines, 25 cents.

The WEEKLY TRIBUNE, a very large paper, for the country, is published every Saturday morning, at the price of \$2 per annum, in advance.

THE TRIBUNE.

Industrial Association—Reply to 'T.'

[Concluded.]

But 'T' seems to oppose two main objections to Association: first, the fact of Human Depravity; secondly, that Christianity suffices for all the wants of Man's temporal as well as spiritual nature. Now, to the first of the Friends of Association may well reply, that admitting some men to be so depraved as to disregard character, interest, the laws of God and Man—in short, every possible barrier—for the mere luxury of injuring others and destroying themselves, it is very certain that not nearly *all* are so; and that if the unregenerate are too wicked to live in Association, it does not follow that *Christians* are, or need be. Give Human Depravity its utmost extent, and still the fact remains that the great mass of men obey Government, law and develop their Country, live peacefully in Society, and are attached to Liberty, Social Order, and the Public Good. 'T.'s objection based on Depravity seems quite as formidable to all trust by man in Man—certainly so to Marriage, the most intimate and fearfully important of human relations. Who shall entrust his or her happiness to the keeping of another, where all are so perverse, corrupt and pernicious? Yet here the common sense of mankind modifies the dogma of our correspondent.

Admit, then, the fact of Man's innate and intense Depravity—and is it not yet certain that this Depravity is less perniciously displayed and more easily overcome under certain circumstances than under others? Will the Child brought up in habits of youthful Industry and with every opportunity for Education and Mental Culture—duly mingling with and listening to the wise and good on terms of intimacy and affection—surrounded by all that is needful to his comfort, and taught to look forward to a life of honorable usefulness, generous inspiration and freedom from pecuniary care—enjoying stately the ministrations of the Sunday School, the Chapel and the Lecture-Room under the very roof which shelters him—will he be as liable to go astray as the uneducated, undeveloped, perverted child of indigence in our great Cities—whose earliest sensations are those of unsatisfied Hunger and Want—who sleeps a dream of the comforts from which he is debared, and wakes but to envy their possessor as an unjust brother or unfeeling lord—who is commanded not to steal, but left with no honest means of satisfying his pressing wants, and whose perceptions of moral wrong are awakened only by the scourge or the fangs? Does Human Depravity be it as despicable as you will, contradict the assertion that where one child educated as we have first depicted will become an enemy and scourge of his fellows, those will be hundred hardened to cruelty and trained to villainy under the circumstances of the latter? We insist that whether Human Depravity be regarded as essential or superinduced, the system of Association is in neither case proved useless nor impracticable.

But our correspondent bases his last objection on the fact Christianity—in substance thus: 'Christianity is all-sufficient; therefore Association is superfluous and absurd.' We cheerfully accept the premise, but without perceiving the force of the conclusion. It is the same to us as though he had said, 'Christianity is sufficient; therefore there can be no need of Broad, Steam or Railroads;' or, 'Christianity is the only medicine for the mortal maladies of Man; then what need of Tracts or Sunday Schools?' 'T' seems to regard Religion as something positive, personal, separate, bounded, dogmatic; we view it rather as an all-pervading spirit—entering into and transforming Government, Society, Trade, Labor, as well as the individual heart. In other words: The substitution of the cell for the axe, the Bible for the rack, the Penitentiary for the Bastile, the Congress of Nations for the Battle-field, &c. appears to us to be the infusion of Christianity into Government; and just so the substitution of concord and cooperation in Industry and Daily Life for the prevailing discord, conflict and perverseness, would be the infusion of Christianity into our Social State. This is not rejecting nor disparaging Religion, but accepting and applying it.

Our correspondent introduces us to a 'Mr. Worthyman,' who lives and does very well as an industrious Christian in Society as it now is. That is all right, and we trust there are thousands of realities which reflect that portrait. Yet who does not know that Human Misery is still a terrible reality—that millions are yearly born, and live, and die, with scarcely a chance for intellectual development or moral elevation? How shall the thousands in our own City, even who are now growing up in utter ignorance and dependence on the day's chance earnings for the day's scanty food—many of them instigated by their very parents to petty thieving from direct want—how shall these be expected to lift themselves to the level of 'Mr. Worthyman'? Grant that 'the whole need not a physician,' shall we do nothing for the sick! And what good do we by sending Missionaries to those who have no minds, traits to those who cannot read, and Bibles to those who want food? Must they not be fed before they can be usefully taught?

But take the case so extremely favorable to the present order of things of 'Mr. Worthyman'! Is not his labor harder, and are not his opportunities of mental improvement less than they would be in Association? Have his children as liberal means of intellectual culture as they might there have? Do not brooding cares, and unsatisfied aspirations, and woes that the means as well as the ends of life were nobler, sometimes enter that happy home? And is not the usual dispersion of its younger inmates to distant States and climes as soon as they have attained maturity a significant comment on the completeness and stability of its happiness? Surely 'T' will not contend that if there are advantages inherent in Association Mr. Worthyman is too depraved or selfish to realize them!

Alas! for those brilliant colorings! too many a 'Mr. Worthyman' is this day roaming over our City and elsewhere for employment—vainly soliciting in this happy, fruitful land a chance to earn bread for his wife and babes by the most energetic, unremitting toil. He may be ever so religious, so worthy, so esteemed; but the establishment in which he was employed is stopped by the 'hard times'; his 'sledge hammer' lies dumb on the anvil; his savings have gone to pay the doctor's bill or to support his family during his anxious waiting for things to get better; and he

NEW-YORK DAILY TRIBUNE.

BY GREELEY & McELRATH.

OFFICE NO. 20 ANN-STREET.

FOUR DOLLARS A YEAR.

VOL. II. NO. 92.

NEW-YORK, WEDNESDAY MORNING, JULY 27, 1842.

WHOLE NO. 401

INSURANCE.

ETNA FIRE INSURANCE COMPANY OF N.Y.—Office No. 17 Wall-st.—Insure against loss or damage by fire on dwelling houses, stores, goods, furniture, vessels and their cargoes in port and property generally, as far asver items as follows:

DIRECTORS.

Charles Town, C. S. Woodring, John T. Stagg,
John Alias, George Pomery, E. B. Clayton,
Frederick Pease, P. Legg Fugler, Gov. Colgate,
Russell Smith, J. M. Valentine, Isaac L. Platt,
Chase Clark, Wm. W. Wright, R. Blackwell,
M. H. Hart, W. W. Pease, M. L. March,
S. D. Smith, P. Prez., Joshua Jameson,
J. M. Ulmer, J. M. Ulmer, Joshua Jameson,
A. W. Hinsdale, Dan'l Gray, Wilson H. Thorpe,
Thom's Anthony, Jas' Van Roskirk, Silas Wood,
Henry Lott, Secretary.

RICHARD P. DENN, Surveyor.

THE HAVARD INSURANCE COMPANY.—Capital \$100,000, Office No. 51 Wall-st. This Company continues to make insurance against loss or damage by fire, and also navigation.

DIRECTORS.

Brinsford Haven, C. S. Taylor, Corliss W. Lawrence,
J. Phillips, Frank W. Moore, Sam'l Haven,
John Morris, H. L. Wesley, Nathaniel Webb,
Joseph B. Vanney, Fanning C. Tucker, John Rankin,
David Lee, M. D. Beaumont, D. W. S.
H. G. Thompson, W. W. Todd, Ferdinand Saydam,
Lewis Phillips, Secretary.

R. HAVENS, President.

WILLIAM A. BRADLEY, Vice-President.

CATSKILL MOUNTAIN HOUSE, a

The Pine Orchard—The romantic and Picturesque

resort will be conducted during the present season un-

der the direction and supervision of the subscriber. It

has undergone a complete and thorough repair, and is now

open for the reception of visitors.

No effort will be spared to render it comfortable,

convenient and agreeable to all classes.

N. B.—In due season will be issued six-sheats, thereby

presenting the usual detention as much as an objection.

HENRY LOTT, Secretary.

JOHN C. BEACH, Proprietor.

MUTUAL INSURANCE.—On Dwelling-Houses, Furniture, &c.

THE HORN'S CHOCOLATE MANUFACTORY.—

Insurance of Dwelling Houses and Furniture from

Stages and Merchandise.

It is well known that about all the losses incurred in the business of insurance are the result of the burning of valuable stores and costly goods.

This increases the expense of insurance to the householder, and may possibly deprive him of the very security for which he pays premium.

The cash payments or losses is represented by script, and is to be issued in proportion to the amount of the insurance.

This Company is prepared to insure against loss or damage by fire on Dwelling Houses, occupied or whole or in part.

Purchased Furniture, &c. &c. Property

occasionally kept in store.

Every article is to be insured at a rate of

one-half of one per cent. per annum.

LEONARD C. BEACH, President.

WILLIAM A. BRADLEY, Vice-President.

JOHN C. BEACH, Proprietor.

WILLIAM A. BRADLEY, Vice-President.

WILLIAM A. BRADLEY, Vice-President.